

Marie-Ann Greenberg, Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF SEPTEMBER 12, 2022**

**Chapter 13 Case # 19-18863**

Re: EVERTON G RAINFORD  
WINNIFRED A RAINFORD  
26 ESSEX AVENUE  
UNIT#1  
MAPLEWOOD, NJ 07040

Atty: HERBERT B. RAYMOND, ESQ.  
7 GLENWOOD AVENUE  
4TH FLOOR SUITE 408  
EAST ORANGE, NJ 07017

**PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$7,800.00**

**RECEIPTS** (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
06/12/2019	\$400.00	5934328000	07/08/2019	\$200.00	5998200000
08/13/2019	\$200.00	6091894000	09/11/2019	\$200.00	6167111000
10/09/2019	\$200.00	6243482000	11/12/2019	\$200.00	6322477000
12/11/2019	\$200.00	6395994000	01/13/2020	\$200.00	6477614000
02/10/2020	\$200.00	6550421000	03/09/2020	\$200.00	6625800000
04/20/2020	\$200.00	6722650000	05/08/2020	\$200.00	6778093000
06/09/2020	\$200.00	6853290000	07/13/2020	\$200.00	6935546000
08/14/2020	\$200.00	7012221000	09/14/2020	\$200.00	7081168000
10/19/2020	\$200.00	7164278000	11/12/2020	\$200.00	7226125000
12/11/2020	\$200.00	7301255000	01/11/2021	\$200.00	7368023000
02/08/2021	\$200.00	7437154000	03/10/2021	\$200.00	7514230000
04/08/2021	\$200.00	7587808000	05/13/2021	\$200.00	7667369000
06/10/2021	\$200.00	7735024000	07/21/2021	\$200.00	7823933000
08/20/2021	\$200.00	7892914000	09/22/2021	\$200.00	7963070000
10/19/2021	\$200.00	8025000000	11/16/2021	\$200.00	8087394000
12/13/2021	\$200.00	8141376000	01/11/2022	\$200.00	8203849000
02/08/2022	\$200.00	8265245000	03/07/2022	\$200.00	8325587000
04/06/2022	\$200.00	8389248000	05/24/2022	\$200.00	19380170092
06/15/2022	\$200.00	19400606602	07/13/2022	\$200.00	19400607775
<b>Total Receipts: \$7,800.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$7,800.00</b>					

**CLAIMS AND DISTRIBUTIONS**

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			447.37	
ATTY	ATTORNEY	ADMIN	3,764.00	100.00%	3,764.00	0.00

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0002	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0007	CITIBANK NA	UNSECURED	3,493.94	*	224.35	
0011	CAPITAL ONE BANK (USA) NA	UNSECURED	1,448.02	*	92.98	
0017	CHASE CARD SERVICES	UNSECURED	0.00	*	0.00	
0023	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	6,357.76	*	408.24	
0034	QUANTUM3 GROUP LLC	UNSECURED	2,545.64	*	163.46	
0036	DITECH	MORTGAGE ARRI	0.00	100.00%	0.00	
0045	FINGERHUT	UNSECURED	0.00	*	0.00	
0052	PINNACLE CREDIT SERVICES LLC	UNSECURED	964.78	*	61.95	
0057	JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED	0.00	*	0.00	
0065	NISSAN MOTOR ACCEPTANCE CORPORA	UNSECURED	0.00	*	0.00	
0068	ONLINE COLLECTIONS	UNSECURED	0.00	*	0.00	
0069	ONLINE COLLECTIONS	UNSECURED	0.00	*	0.00	
0070	ONLINE COLLECTIONS CO.	UNSECURED	0.00	*	0.00	
0071	ONLINE COLLECTIONS INC.	UNSECURED	0.00	*	0.00	
0075	PNC BANK	VEHICLE SECURE	0.00	100.00%	0.00	
0082	PNC BANK NATIONAL ASSOCIATION	UNSECURED	17,247.85	*	1,107.49	
0086	SAVIT COLLECTION AGENCY	UNSECURED	0.00	*	0.00	
0088	SAINT BARNABAS HEALTH CARE SYSTE	UNSECURED	0.00	*	0.00	
0092	SIMON'S AGENCY, INC.	UNSECURED	0.00	*	0.00	
0104	GREENSKY, LLC	UNSECURED	806.50	*	51.78	
0105	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	607.60	*	39.01	
0111	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	737.66	*	47.37	
0113	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,278.27	*	82.08	
0115	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	3,961.40	*	254.36	
0118	GREENSKY, LLC	UNSECURED	3,833.80	*	246.17	
0125	DEPARTMENT STORES NATIONAL BANK	UNSECURED	2,244.71	*	144.13	
0128	WELLS FARGO BANK	UNSECURED	0.00	*	0.00	
0132	Wells Fargo Bank, N.A	MORTGAGE ARRI	592.95	100.00%	592.95	
0138	SAVIT COLLECTION AGENCY	UNSECURED	0.00	*	0.00	
0139	SAVIT COLLECTION AGENCY	UNSECURED	0.00	*	0.00	
0140	SAVIT COLLECTION AGENCY	UNSECURED	0.00	*	0.00	
0141	SAVIT COLLECTION AGENCY	UNSECURED	0.00	*	0.00	
0142	SIMON'S AGENCY, INC.	UNSECURED	0.00	*	0.00	
0143	SIMON'S AGENCY, INC.	UNSECURED	0.00	*	0.00	
0144	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	601.27	*	38.61	
0145	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	430.37	*	27.63	
0146	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	94.54	*	6.07	
0147	PHOENIX FINANCIAL SERVICES. LLC	UNSECURED	0.00	*	0.00	
0148	PALACE ELITE	UNSECURED	0.00	*	0.00	

**Total Paid: \$7,800.00**

See Summary

**LIST OF PAYMENTS TO CLAIMS** (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
CAPITAL ONE BANK (USA) NA						
	04/19/2021	\$6.81	868481	04/19/2021	(\$6.81)	868481
	04/19/2021	\$6.81	869688	05/17/2021	\$5.75	870381
	06/21/2021	\$5.84	872189	07/19/2021	\$5.82	873987
	09/20/2021	\$11.68	877399	11/17/2021	\$5.83	880885
	12/13/2021	\$5.90	882521	01/10/2022	\$5.90	884176
	02/14/2022	\$11.79	885866	03/14/2022	\$5.90	887572
	04/18/2022	\$5.99	889282	07/18/2022	\$9.78	894394
	08/15/2022	\$5.99	895968			

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
CITIBANK NA	04/19/2021	\$16.45	868139	05/17/2021	\$13.85	870074
	06/21/2021	\$14.09	871849	07/19/2021	\$14.07	873677
	09/20/2021	\$28.16	877079	11/17/2021	\$14.08	880567
	12/13/2021	\$14.23	882203	01/10/2022	\$14.24	883861
	02/14/2022	\$28.45	885535	03/14/2022	\$14.23	887257
	04/18/2022	\$14.44	888921	06/20/2022	\$9.15	892329
	07/18/2022	\$14.45	894078	08/15/2022	\$14.46	895643
DEPARTMENT STORES NATIONAL BANK	04/19/2021	\$10.56	868575	04/19/2021	(\$10.56)	868575
	04/19/2021	\$10.56	869689	05/17/2021	\$8.91	870472
	06/21/2021	\$9.04	872283	07/19/2021	\$9.05	874075
	09/20/2021	\$18.09	877500	11/17/2021	\$9.05	880981
	12/13/2021	\$9.14	882612	01/10/2022	\$9.13	884266
	02/14/2022	\$18.30	885963	03/14/2022	\$9.13	887664
	04/18/2022	\$9.29	889378	06/20/2022	\$5.87	892767
	07/18/2022	\$9.28	894478	08/15/2022	\$9.29	896055
GREENSKY, LLC	04/19/2021	\$18.05	868698	05/17/2021	\$15.20	870587
	05/17/2021	\$7.00	870587	06/21/2021	\$15.45	872393
	07/19/2021	\$15.45	874179	07/19/2021	\$6.49	874179
	09/20/2021	\$6.50	877614	09/20/2021	\$30.90	877614
	11/17/2021	\$15.45	881092	12/13/2021	\$15.61	882714
	12/13/2021	\$6.53	882714	01/10/2022	\$15.62	884368
	02/14/2022	\$31.22	886059	02/14/2022	\$9.87	886059
	03/14/2022	\$15.61	887769	04/18/2022	\$15.86	889495
	04/18/2022	\$6.61	889495	06/20/2022	\$10.03	892886
	07/18/2022	\$15.86	894579	07/18/2022	\$5.46	894579
	08/15/2022	\$3.32	896163	08/15/2022	\$15.86	896163
JEFFERSON CAPITAL SYSTEMS LLC	05/17/2021	\$5.21	8002230	09/20/2021	\$9.70	8002435
	01/10/2022	\$7.32	8002634	03/14/2022	\$7.34	8002740
	04/18/2022	\$2.49	8002791	08/15/2022	\$6.55	8003001
PINNACLE CREDIT SERVICES LLC	05/17/2021	\$8.37	869809	07/19/2021	\$7.77	873429
	09/20/2021	\$7.78	876837	12/13/2021	\$7.81	881998
	02/14/2022	\$11.80	885307	04/18/2022	\$7.92	888696
	07/18/2022	\$6.51	893884	08/15/2022	\$3.99	895454
PNC BANK NATIONAL ASSOCIATION	03/15/2021	\$12.81	867226	04/19/2021	\$68.42	869009
	04/19/2021	(\$68.42)	869009	04/19/2021	\$68.42	869691
	05/17/2021	\$68.39	870872	06/21/2021	\$69.48	872687
	07/19/2021	\$69.50	874443	09/20/2021	\$139.01	877913
	11/17/2021	\$69.51	881354	12/13/2021	\$70.25	882984
	01/10/2022	\$70.19	884637	02/14/2022	\$140.53	886351
	03/14/2022	\$70.24	888047	04/18/2022	\$71.35	889784
	06/20/2022	\$45.11	893173	07/18/2022	\$71.33	894835
	08/15/2022	\$71.37	896424			

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
PRA RECEIVABLES MANAGEMENT LLC						
	04/19/2021	\$29.92	8002171	04/19/2021	\$6.02	8002171
	04/19/2021	\$18.65	8002171	05/17/2021	\$15.71	8002234
	05/17/2021	\$5.07	8002234	05/17/2021	\$6.39	8002234
	05/17/2021	\$25.21	8002234	05/17/2021	\$5.27	8002234
	06/21/2021	\$25.64	8002277	06/21/2021	\$5.14	8002277
	06/21/2021	\$15.96	8002277	07/19/2021	\$15.97	8002330
	07/19/2021	\$5.16	8002330	07/19/2021	\$5.96	8002330
	07/19/2021	\$25.61	8002330	09/20/2021	\$51.24	8002432
	09/20/2021	\$9.79	8002432	09/20/2021	\$5.94	8002432
	09/20/2021	\$10.30	8002432	09/20/2021	\$31.92	8002432
	11/17/2021	\$15.96	8002529	11/17/2021	\$5.15	8002529
	11/17/2021	\$25.62	8002529	12/13/2021	\$25.89	8002581
	12/13/2021	\$5.21	8002581	12/13/2021	\$16.13	8002581
	12/13/2021	\$5.97	8002581	01/10/2022	\$16.15	8002633
	01/10/2022	\$5.20	8002633	01/10/2022	\$25.91	8002633
	01/10/2022	\$7.40	8002633	02/14/2022	\$51.77	8002683
	02/14/2022	\$10.42	8002683	02/14/2022	\$32.25	8002683
	02/14/2022	\$9.02	8002683	03/14/2022	\$16.14	8002741
	03/14/2022	\$5.20	8002741	03/14/2022	\$25.89	8002741
	03/14/2022	\$7.42	8002741	04/18/2022	\$2.52	8002785
	04/18/2022	\$26.31	8002785	04/18/2022	\$5.29	8002785
	04/18/2022	\$16.39	8002785	04/18/2022	\$6.06	8002785
	06/20/2022	\$10.36	8002892	06/20/2022	\$16.62	8002892
	07/18/2022	\$26.29	8002950	07/18/2022	\$16.38	8002950
	07/18/2022	\$8.64	8002950	08/15/2022	\$5.28	8002997
	08/15/2022	\$16.39	8002997	08/15/2022	\$8.03	8002997
	08/15/2022	\$26.32	8002997	08/15/2022	\$6.61	8002997
QUANTUM3 GROUP LLC						
	04/19/2021	\$11.98	8002172	05/17/2021	\$10.09	8002226
	06/21/2021	\$10.27	8002274	07/19/2021	\$10.26	8002327
	09/20/2021	\$20.51	8002429	11/17/2021	\$10.26	8002525
	12/13/2021	\$10.37	8002578	01/10/2022	\$10.36	8002630
	02/14/2022	\$20.73	8002680	03/14/2022	\$10.38	8002734
	04/18/2022	\$10.52	8002787	06/20/2022	\$6.66	8002894
	07/18/2022	\$10.54	8002945	08/15/2022	\$10.53	8002995
VERIZON BY AMERICAN INFOSOURCE AS AGENT						
	06/21/2021	\$5.47	871871	09/20/2021	\$5.20	877100
	01/10/2022	\$5.24	883880	03/14/2022	\$5.26	887275
	04/18/2022	\$1.78	888938	04/18/2022	\$5.04	888938
	08/15/2022	\$1.03	895655	08/15/2022	\$4.68	895655
Wells Fargo Bank, N.A						
	12/21/2020	\$72.60	862573	01/11/2021	\$185.00	864125
	02/22/2021	\$185.00	866101	03/15/2021	\$150.35	867669

## SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: September 12, 2022.

Receipts: \$7,800.00 - Paid to Claims: \$3,588.63 - Admin Costs Paid: \$4,211.37 = Funds on Hand: \$0.00

Base Plan Amount: \$7,800.00 - Receipts: \$7,800.00 = Total Unpaid Balance: \*\*\$0.00

**\*\*NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.